

# **CITY OF SAN MATEO**

## **2024-2025 DRAFT ANNUAL ACTION PLAN**



**PREPARED BY :**

**COMMUNITY DEVELOPMENT DEPARTMENT**

**NEIGHBORHOOD IMPROVEMENT & HOUSING DIVISION**

**330 W. 20<sup>TH</sup> AVENUE**

**SAN MATEO, CA 94403**

**(650) 522-7220**

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# Executive Summary

## AP-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

The Annual Action Plan (Annual Plan) is required of the City of San Mateo by the U.S. Department of Housing and Urban Development (HUD) in order for the City to receive federal Community Development Block Grant (CDBG) funds. The City's Annual Plan for fiscal year 2024-25 is the second year of the multi-year 2023-28 Consolidated Plan. The Annual Plan outlines needs and develops strategies to address priority needs of low- and moderate-income populations in San Mateo.

### 2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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The City's Consolidated Plan identifies the following needs and has developed goals and activities that further HUD's program goals.

**Need:** Affordable Housing

**Goal:** The city of San Mateo, along with San Mateo County and the greater Bay Area region, continue to have a significant need for more affordable housing. To address this need, the City will continue to make efforts to increase, maintain, and improve the supply of affordable housing for low- and moderate-income families.

**Activities:** The City will use CDBG and other local funding sources for new construction, acquisition, and/or rehabilitation of affordable housing units throughout the city. Additionally, the City will use its resources to preserve, repair, and maintain its existing housing stock to address health and safety issues, as well as make units more accessible, weatherized, sustainable, and energy efficient. The City will also continue to administer its First Time Homebuyer program and existing below-market housing rental and ownership units.

**Need:** Public Facilities Improvements

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**Goal:** Through the community engagement process, San Mateo residents and stakeholders articulated a continued need for improvements to public facilities in the city, primarily those located in areas with a high percentage of low- and moderate-income families. Residents and stakeholders also spoke to the need for public facilities improvements to better serve the needs of special needs populations, such as youth and seniors.

**Activities:** The City will use its CDBG funds, when feasible, to preserve, improve, and/or rehabilitate facilities used by non-profit agencies for the provision of public services, as well as City-owned community facilities, such as parks and recreation centers.

**Need:** Public Services

**Goal:** The continued provision of public services was identified through the community engagement process as a critical need in San Mateo and throughout the county. As such, the City will continue providing services to improve the quality of life for low- and moderate-income families and individuals, including those at risk of experiencing homelessness and special needs populations.

**Activities:** The City will continue allocating 15% of its entitlement and up to 15% of its previous year's program income from the City's Community funding program, as allowed by CDBG regulations. Collectively, these funds will be granted to non-profit organizations for the provision of public services to low- and moderate-income city residents. Additional funding will also be provided to assist microbusinesses. These funds will be granted to non-profit agencies for provision of public services to individuals and businesses.

**Need:** Community Development

**Goal:** Residents and stakeholders through the community engagement process articulated a significant need for infrastructure improvements in areas with high concentrations of low- and moderate-income households

**Activities:** The City will direct infrastructure improvements to its CDBG Priority Neighborhood. The City will utilize its CDBG funding for capital projects that include, but are not limited to, repairing deteriorating streets, improving accessibility and safety of streets and sidewalks, constructing accessible curb ramps, and other general public safety improvements. The Department of Public Works will manage projects.

**Need:** Affirmatively Further Fair Housing

**Goal:** As part of its 2023-31 Housing Element update, the City conducted an assessment of fair housing to understand fair housing issues and contributing factors that inhibit housing choice and access to opportunity in San Mateo. The City has incorporated its Affirmatively Furthering Fair Housing (AFFH) goals into its 2023-27 Consolidated Plan to ensure a holistic approach to achieving goals in both plans.

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**Activities:** The City will allocate funds to non-profit organizations that provide fair housing services to city residents. The City will also work towards the goals from the Assessment of Fair Housing.

### **3. Evaluation of past performance**

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City recognizes the ongoing needs of the San Mateo community and continues to fund core service needs. All of the Community Funding programs have met or exceeded their goals for service, showing an ongoing need for the services they are providing the community. The cost of housing continues to be extremely high in San Mateo and as a result many of the activities focus on services related to housing.

The City's Minor Home Repair programs have been slower to meet their goals, but all organizations and City staff agree that there is a great need for their services. One concern from the sub grantees is that the rising costs of doing projects have made it difficult to find and complete enough home repairs to stay on track of meeting goals.

For the 2024-2025 fiscal year the City will allocate an additional \$467,000 for Street and Sidewalk Reconstruction activities. The City's Public Works Department adopted a Bike Master Plan, which identifies priorities that will be carried out with the CDBG Street and Sidewalk Reconstruction Projects in the CDBG Target Areas. Based on input from both community members, City Council and Public Works department, there is demonstrated ongoing need for this type of funding.

### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

A Community Needs Assessment meeting was held in September 2023 by the Community Resources Commission (CRC), Outreach included notices to both social service providers and resident, inclusion in City E-newsletter, and posted on the City website. Feedback from this meeting was used to guide the development of the draft 2024-2025 Annual Action Plan, which was presented to the CRC once again in March 2024 for review and later to the City Council in May 2024 for final approval.

### **5. Summary of public comments**

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public comments were received by the City prior and during a public meeting for the Community Relations Commission (CRC). The meeting was held in-person and virtually on September 13, 2023. Comments from citizen stakeholders described their concerns over rising cost of renting, lack of

affordable housing, and need for more pedestrian infrastructure. At the February 21, 2024 meeting of the CRC, approximately 20 community based non-profits met again to present on the growing gaps in funding that they hope to use CDBG funding for in preparation of the 2024-2025 draft Annual Plan. At the March 20, 2024 meeting of the CRC, the draft plan was recommended for approval. The plan was adopted on May 6, 2024 during a City Council meeting as staff did not receive any outstanding public comments.

## **6. Summary of comments or views not accepted and the reasons for not accepting them**

There weren't any community comments or views that were not considered for this year.

## **7. Summary**

The City's 2024-25 Annual Plan has been developed based on the City's service priority needs as well as the goals set forth in the 2023-28 Consolidated Plan.

## PR-05 Lead & Responsible Agencies - 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	SAN MATEO	Community Development Department
HOME Administrator	SAN MATEO	Community Development Department

**Table 1 – Responsible Agencies**

### Narrative

#### Consolidated Plan Public Contact Information

City of San Mateo

Neighborhood Improvement and Housing Division

330 W. 20th Ave

San Mateo, CA 94403

Phone: (650) 522-7223

Email: [housing@cityofsanmateo.org](mailto:housing@cityofsanmateo.org)

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## **AP-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

The City consulted with many different stakeholders in developing this Annual Action Plan. Meetings were held internally with the Department of Public Works regarding prioritizing street reconstruction and pedestrian safety projects. Non-profit partners from the area were invited to Community Needs Assessment workshops and Community Relations Commission meetings.

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

Throughout the Annual Action Plan period, the City will maintain its relationships with organizations that serve the public, especially low- and moderate-income residents. Efforts will include:

- Working with other entitlement jurisdictions in San Mateo County to coordinate and streamline the CDBG process
- Working with non-profit social service providers, the County of San Mateo, other entitlement jurisdictions, and other stakeholders to coordinate the provision of needed services in the community
- Providing funds through the community funding program to non-profit service providers
- Working with non-profit organizations, private developers, and the County of San Mateo to build and maintain affordable housing

Working with the Continuum of Care, Homeless Outreach Team, and non-profit service providers to coordinate homeless services.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.**

The Continuum of Care (COC) guides the implementation of the county's housing and service system to meet the needs of homeless individuals and families. The City of San Mateo participates in COC meetings and monitors decision-making to better understand latest trends in homeless outreach. The COC coordinates the following activities:

- System planning (identifying gaps, developing strategies to fill gaps, responding to emerging best practices, etc.)
- Setting funding priorities for Emergency Solutions Grant and COC funds
- Assessing system performance and making system redesigns as needed

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- Coordinating with other planning entities such as the Community Action Agency
- Undertakes a wide range of efforts to meet the needs of homeless individuals and families

Chronically Homeless: COC has created a multi-disciplinary, bilingual, Homeless Outreach Team (HOT) to conduct intensive outreach and engagement with unsheltered and chronically homeless individuals and families located throughout the County, with specialized HOT teams in the cities of San Mateo, Redwood City, South San Francisco, Half Moon Bay, Pacifica, and East Palo Alto.

Families with children: To reduce the number of unsheltered families, the COC has developed a rapid re-housing program. The San Mateo County Human Services Agency has provided funding for a motel voucher program to assist families with children that are waiting to access shelter.

Veterans: Needs include housing and assistance for homeless, employment and education services, and improved and increased liaisons with the Veterans Benefits Administration.

Youth: Currently, HUD COC funds are provided to the San Mateo County Mental Health Association to operate its Support and Advocacy for Young Adults in Transition Program, which provides case management and housing search/stabilization services to homeless youth. The San Mateo County Housing Authority administers the Family Unification Program vouchers.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The City of San Mateo does not receive Emergency Solutions Grant (ESG) funding, as the San Mateo County Department of Housing (DOH) is the sole recipient in the county. However, the City does participate in COC meetings as part of its ongoing responsibility in receiving HUD funding. DOH coordinates closely with the COC in regards to the County's ESG, COC, and CDBG funding and is represented on the COC Steering Committee. DOH has also delegated responsibility for management of all ESG funds, plus the portion of the County CDBG funds used for homeless activities, to the COC Lead Agency, and the San Mateo County Human Services Agency (HSA). Management responsibilities include issuing requests for proposals for ESG funding, awarding contracts, gathering community input, data analysis, and contract monitoring. The COC Lead Agency is also the Homeless Management Information System (HMIS) Lead Agency and develops the policies and procedures for operation and administration of HMIS for ESG funded projects.

**2. Agencies, groups, organizations and others who participated in the process and consultations**



**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	City of San Mateo
	<b>Agency/Group/Organization Type</b>	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Public Works was consulted for prioritization of funds for community development projects. Pedestrian safety and street reconstruction are priorities in the neighborhood. City Council has asked PW to prioritize implementation of its bike master plan. The Public Works department is responsible for overseeing public land, water resources, and flood plain area management. The Fire Department coordinates the annual review of the City's local hazard mitigation plan.
2	<b>Agency/Group/Organization</b>	Peninsula Family Services
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Elderly Persons Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Peninsula Family Services spoke at the September 13, 2023 Community Relations Commission meeting about the growing older adult community in San Mateo. They spoke about the need for more mental health services for seniors and their new initiative for loneliness prevention.

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	<b>Agency/Group/Organization</b>	Friends for Youth
	<b>Agency/Group/Organization Type</b>	Services-Youth Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative spoke on behalf of Friends for Youth at the September 13, 2023 and February 21, 2024 Community Relations Commission meetings. They reported that the need for emotional and social learning in disadvantaged children is growing. They have seen an increase in waitlist time for group sessions and an increase in children experiencing mental illness.
4	<b>Agency/Group/Organization</b>	HIP Housing
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from HIP Housing attended the Community Relations Commission meeting on February 21, 2024 to provide input on housing needs within the community and to provide updates to their housing programs, which includes the Home Sharing program and two others. They have also made the Self Sufficiency program that provides rental assistance and case management to low-income parents and transition-aged foster youth and the Housing Readiness Program that provides case management to extremely-low income seniors that need assistance navigating the complex housing system.

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5	<b>Agency/Group/Organization</b>	PROJECT SENTINEL
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing Regional organization Neighborhood Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Project Sentinel spoke at the February 21, 2024 Community Relations Commission regular meeting about the increasing need for fair housing services and conflict resolution services to combat housing discrimination. They continue to work to affirmatively further fair housing practices through information referral and consultation. Last year they hosted the Fair Housing Symposium in Redwood City. They hope to continue protecting civil rights through access to housing.
6	<b>Agency/Group/Organization</b>	Rape Trauma Services
	<b>Agency/Group/Organization Type</b>	Services-Children Services - Victims Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Basic Human Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Rape Trauma Services spoke at the February 21, 2024 CRC meeting to speak about the importance of housing stability is to those who have experienced sexual abuse. Most clients seen by the center are children and low-income, which may lead them to face homelessness. They currently face budget cuts that may hinder their ability to continue providing services.

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	<b>Agency/Group/Organization</b>	Legal Aid Society of San Mateo County
	<b>Agency/Group/Organization Type</b>	Services - Housing Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Legal Aid Society of San Mateo spoke at the February 21, 2024 Community Relations Commission meeting about the great difficulty low income residents face when trying to find legal representation during unlawful evictions. The majority of cases seen are related to non-payment of rent. They are starting up their own rental assistance program.
8	<b>Agency/Group/Organization</b>	CALL Primrose
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Basic Human Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from CALLPrimrose spoke at the February 21, 2024 CRC meeting to describe the rise of new families receiving food assistance in their local grocery pantry. More than half of their clients reside in the City of San Mateo. They have implemented a new choice-based distribution model.
9	<b>Agency/Group/Organization</b>	Ombudsman Services of San Mateo County
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Service-Fair Housing Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment

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	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Ombudsman spoke at the February 21, 2024 Community Relations Commission meeting. They investigate elder abuse complaints. The average client is over the age of 65 with some having disabilities. There is currently a shortage of care staff in many facilities and issues are becoming more complicated.
10	<b>Agency/Group/Organization</b>	LifeMoves
	<b>Agency/Group/Organization Type</b>	Services-homeless Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from LifeMoves spoke at the February 21, 2024 CRC meeting to report on the First Step for Families Shelter and rapid rehousing program. The number of sites for interim housing and related services continue to expand with the increased need. Most of their clients who go through their program obtain stable housing. There is an increased need for families to have stable housing, more than just individuals.
11	<b>Agency/Group/Organization</b>	Samaritan House
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless Services-Health Regional organization Food, clothing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Basic Human Needs

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	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from Samaritan House described at the September 13, 2023 and February 21, 2024 CRC meetings the exponentially increased demand of CORE services: food, clothing, shelter for San Mateo County. Homelessness prevention services have been added through financial assistance for housing costs. Youth services exist through the clothing and backpack distribution. They now operate three homeless shelters. They also provide a food pharmacy in their free clinic. Inflation has created a growing need for the most basic of services.
12	<b>Agency/Group/Organization</b>	RENAISSANCE ENTREPRENEURSHIP CENTER/START-UP
	<b>Agency/Group/Organization Type</b>	Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the Renaissance Entrepreneurship Center spoke at the February 21, 2024 Community Relations Commission regular meeting. Micro business assistance and technical training in San Mateo County. Small businesses have needed additional support emerging from pandemic conditions where many are operating with a lack of starting capital. They want to try using CDBG money to expand their scope of services.

### Identify any Agency Types not consulted and provide rationale for not consulting

Despite outreach to an extensive stakeholder list, the agencies who provide the following services did not provide the City with consultation:

- Services - Broadband Internet Service Providers
- Services - Narrowing the Digital Divide
- Services-Persons with HIV/AIDS
- Services-Victims of Domestic Violence

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- Despite the lack of response, several of these needs are addressed by grants awarded to public service agencies in the community funding program.

### Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	San Mateo County Human Services Agency	The City has identified the core service needs of Basic Human Needs and Preserving or Providing Affordable Housing, both of which support homelessness programming.
Housing Element	City of San Mateo	The Housing Element documents the housing needs in San Mateo and includes the programs and policies to address its Four Goals: Maintain the quality and character of residential neighborhoods; Provide a diversity of housing types, responsive to household size, income and age needs; Ensure that all new housing is developed or remodeled in a sustainable manner; Encourage conservation improvements and measures to the existing housing stock.
Local Hazard Mitigation Plan	City of San Mateo - Fire	The plan focuses on the protection of the community from risks associated with disaster. Included are goals to protect community, housing stock, and economic resources. This plan overlaps with the Consolidated Plan as it identifies social vulnerability of low-income households to disasters.

**Table 3 - Other local / regional / federal planning efforts**

### Narrative

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## **AP-12 Participation - 91.401, 91.105, 91.200(c)**

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

The City of San Mateo followed guidelines specified in its Community Participation Plan, engaging as many stakeholders as possible in setting goals and prioritizing the community's needs for the Annual Action Plan. The following actions were taken:

- August 28, 2023 - Sent notification via email to the listserv of community members signed up for Community Relations Commission events
- August 28, 2023 - Email to non-profit partners, neighborhood associations, and other community stakeholders with event information with promotional flyer
- August 28, 2023 - Newspaper ad with meeting notification
- September 13, 2023 - Regular meeting of the Community Relations Commission for the Needs Assessment
- February 21, 2024 – Regular meeting of the Community Relations Commission to score applicants for the CDBG Community Funding program
- March 20, 2024 - City Web posting, and email notification of draft Annual Plan
- March 20, 2024 - Email to non-profit partners, neighborhood associations, and other community stakeholders with event information, sent notification via email to the listserv of community members signed up for Community Relations Commission events
- March 21, 2024 - Newspaper Ad
- April 17, 2024 - Special meeting of Community Relations Commission, hearing for the draft Annual Plan
- May 6, 2024 – Regular meeting of the City Council, approval of Annual Plan for submission to HUD



## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Promotional Flyer	Non-targeted/broad community	August 28, 2023. Shared promotional flyer in English and Spanish via email.	No comments were received.	n/a	
2	Newspaper Ad	Non-targeted/broad community	August 28, 2023. Ad posted in San Mateo Daily Journal to announce the Community Needs Hearing at the Community Relations Commission meeting. The ad also announced a public comment period.	No comments were received.	n/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Meeting	Non-targeted/broad community	September 13, 2023. Several members of the community, representatives from local non-profits, and other stakeholders were in attendance for the special meeting of the Community Relations Commission. A summary of community member comments is included here, and comments from other stakeholders is included in the consultation	A community member provided comments on the growing need for affordable housing as well as special needs for historically disadvantaged communities.	n/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Internet Outreach	Non-targeted/broad community	August 28, 2023; March 20, 2024. Emails sent out to the Community Relations Commission interest list announcing the meetings.	No comments received.	n/a	<a href="https://www.cityofsanmateo.org/3988/Community-Conversations">https://www.cityofsanmateo.org/3988/Community-Conversations</a>
5	Newspaper Ad	Non-targeted/broad community	March 21, 2024. Ad posted in San Mateo Daily Journal to announce the Draft Action Plan at the Community Relations Commission meeting. The ad also announced a public comment period.	No comments received.	n/a	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	April 17, 2024. Special meeting of Community Relations Commission, hearing for the draft Annual Plan.	No comments received.	n/a	
7	Public Meeting	Non-targeted/broad community	May 6, 2024. Regular meeting of the City Council, approval of Annual Plan for submission to HUD.	No comments received	n/a	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

Anticipated resources from CDBG include the estimated 2024 entitlement grant of \$740,000. Unless waived by HUD, CDBG pre-award costs for FY 2024-2025 will not exceed 25% of the grant and will be used for the CDBG eligible activities as indicated above. Should the HUD grant be different than the estimate, the Community Funding program will be adjusted to remain below 15% of the grant plus program income, and the balance will go into the Street work Repairs project.

#### CDBG CONTINGENCY LANGUAGE

If the City receives more than what is estimated above:

- 15% of the extra funding will go towards Public Service Activities. Priority will be given to those agencies that can assist the most people/households with the extra funding.
- 20% of the extra funding will go towards administration costs.
- The remaining balance will go towards the Street and Sidewalk Improvements Program.

If the City receives less what is estimated above:

- Funding for Public Service Activities shall be reduced proportionately (unless agreed upon by the City and agency) in order to keep funding for public service agencies below 15% of the allocation plus 15% of prior year program income.
- Funding for Administration shall be reduced so as to keep the funding under 20% of the allocation plus the estimated program income for FY24/25.
- The remaining reduction will go to reduce the Street and Sidewalk Improvements Program.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	740,000	8,000	142,000	890,000	890,000	Annual Allocation includes estimated CDBG 2024 entitlement of \$740,000.
Other	public - federal	Acquisition  Other	0	50,000	50,000	100,000	300,000	Accumulation of HOME Loan payments collected from previous contract agreements.
Other	public - local	Housing	2,000,000	0	2,000,000	4,000,000	6,000,000	Local funds from commercial linkage fee, and annual 20% of tax increment (boomerang funds) and loan repayments from former Redevelopment Agency.

**Table 1 - Expected Resources – Priority Table**

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

The City receives direct entitlement funds from Federal CDBG Program that are used to address identified needs. The City is also part of the San Mateo County HOME Consortium; HOME funds formerly granted directly to the City are now combined with the County of San Mateo and the

City of South San Francisco in order to use the funds more efficiently. The City also receives HOME loan repayments from projects assisted with HOME funds provided prior to joining the consortium in 2015.

The City manages a varied portfolio of housing loans from several programs including Housing Rehabilitation and First Time Homebuyer programs as well as developer loans for new construction or acquisition/rehabilitation projects. Program income from this portfolio augments the CDBG and HOME funds as well as now defunct programs such as Redevelopment and former CalHOME owner rehab loan program. Loan repayments from loans funded with former Redevelopment funds are deposited in the Low Mod Housing Asset Fund to be used for future affordable housing programs. The City also sets aside the equivalent of 20% of the property tax increment attributed to the former Redevelopment areas for housing, known as “boomerang funds”. The City collects subordination processing fees and fractional unit fees associated with its Below Market Rate Program in its City Housing Fund, which is typically used to assist regional housing initiatives that are outside of the San Mateo’s city limits.

The City Council adopted a commercial linkage fee ordinance which became effective on November 5, 2016. New commercial projects with square footage in excess of 5,000 square feet pay a fee to mitigate the impact of new jobs on local housing supply.

The City also receives an annual allocation of the State Permanent Local Housing Allocation (PLHA) as provided by the Building Homes and Jobs Act to increase the supply of affordable housing. The City received \$293,000 for the 2023 allocation of PLHA. There are a number of new State programs that City will watch and apply for as they become available including Local Early Action Planning grants to support planning efforts to increase the supply of housing, as well as the Local Housing Trust Fund Program. The City also tracks and supports legislation that promotes and increases resources for affordable housing.

Section 8 funds are provided to San Mateo residents through the San Mateo County Housing Authority. McKinney-Vento Homeless Assistance Act funds are managed by the San Mateo County Human Services Agency as part of the Continuum of Care, in which San Mateo participates. The County of San Mateo also supports housing projects countywide with its HOME and CDBG funds which often are used to leverage City resources. The Housing Endowment and Regional Trust (HEART) of San Mateo County is a public/private partnership whose goal is to raise funds to create affordable housing opportunities in San Mateo County.

Low-Income Housing Tax Credits are offered through the State on a competitive process and with the dissolution of Redevelopment, applications for these funds are expected to become even more in demand and competitive. The State also has also set aside a portion of the Cap and Trade funds for housing located close to transit in its Affordable Housing Sustainable Communities program. The City will support

developer applications for tax credits and other State Housing programs as they become available for appropriate and eligible projects.

**If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

As described in the City's 2023 Housing Element, there are two publicly owned properties that will offer affordable housing in San Mateo. The first is Kiku Crossing, located on East 4th Avenue. The property was formerly a public parking lot and will provide 225 affordable homes for families and individuals. Of those units, 57 will be for public employees, 22 will house formerly homeless households, and eight units will be for individuals with intellectual and developmental disabilities. The project obtained full planning approvals and an executed Disposition, Development and Loan Agreement in summer of 2020. Construction commenced throughout 2023, is expected to be completed in spring 2024, and leasing will be completed in fall 2024. Additionally, Bespoke, also a former parking lot, will be located on South B Street and will provide 60 affordable units to extremely low income, very low-income and low-income households along with community facilities, commercial space, and office space.

**Discussion**



## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Maintain and Preserve Existing Housing	2024	2025	Affordable Housing		Affordable Housing	CDBG: \$127,000 City sources: \$500,000	Homeowner Housing Rehabilitated: 25 Household Housing Unit
2	Community Funding	2024	2025	Public Services		Public Services	CDBG: \$111,000	Public service activities other than Low/Moderate Income Housing Benefit: 4,162 Persons Assisted
3	Street and Sidewalk Improvements	2024	2025	Non-Housing Community Development	CDBG Priority Neighborhood		CDBG: \$467,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 20000 Persons Assisted
4	Public Facilities	2024	2025	Non-Housing Community Development		Public Facilities Improvements		Other: 2 Other
5	Affordable Housing	2024	2025	Affordable Housing		Affordable Housing	City sources: \$6,850,000	Rental units constructed: 225 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	First Time Homebuyer	2024	2025	Affordable Housing		Affordable Housing	City sources: \$300,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
7	Microbusiness Assistance	2024	2025	Economic Development		Economic Development	CDBG: \$80,000	Businesses assisted: 73
8	AFFH goal: Adjust city's Below market rate (inclusionary) program	2024	2025	Affordable Housing		AFFH Factor: Lack of affordable housing in high opportunity areas; Hispanic and single female households are concentrated in low opportunity tracts		Feasibility analysis completed; implementation of redesigned program
9	AFFH goal: Regional downpayment assistance program	2023	2031	Accessible homeownership		AFFH Factor: Historic discrimination and continued mortgage denials		Affirmatively market to 20 Hispanic households; Downpayment assistance to 30 households; homebuyer education to 200 households
10	AFFH goal: Forgivable loans for ADUs	2025	2026	Increased housing supply and affordable Housing		AFFH Factor: Low-income rental options concentrated in low opportunity tracts		Reach 5 households annually

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	AFFH goal: Affirmatively market city supported housing	2023	2031	Affordable Housing		AFFH factor: Lack of affordable housing in high opportunity areas; Hispanic and single female households are concentrated in low opportunity tracts		Developers affirmatively market to 1,000 units over eight years
12	AFFH goal: Incentivize developers with subsidies, fee waiver, density bonuses to increase accessibility requirements	2023	2031	Affordable Housing		AFFH factor: Lack of affordable housing in high opportunity areas; Lack of accessible affordable units		Update development agreements; update City's Inclusionary Housing Policy
13	AFFH goal: Prioritize city funding proposals for city funded affordable housing residents that are hard to serve	2027	2028	Affordable Housing		AFFH factor: Lack of accessible affordable units; concentration of low income and low opportunity census tracts		Conduct a best practices review and develop program to prioritize City funding for housing projects
14	AFFH goal: Conduct an area plan North Shoreview and North Central neighborhoods	2023	2025	Land use resources		AFFH Factor: Lack of affordable housing in high opportunity areas; concentration of low income and low opportunity census tracts		Prepared plan

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	AFFH goal: Preference home repair projects in low opportunity census tracts	2023	2031	Financial resources		AFFH Factor: Disparities in access to opportunity		Annual goal of 10 home repairs; 14 accessibility modifications for low-income residents
16	AFFH goal: Monitor affordable housing that is at risk of conversion	2023	2031	Affordable housing		AFFH factor: Outreach capacity and enforcement; disproportionate housing needs		Coordinate with owners to preserve 24 units at risk of expiring; provide tenant outreach and education; add displacement preference for new affordable housing
17	AFFH goal: Expand tenant protects	2023	2026	Displacement risk		AFFH factor: Disparities in access to opportunity		Require tenant relocation payment for no fault evictions; require documentation from landlords when tenants are evicted due to remodels; enforce penalties when units are unsafe/substandard
18	AFFH goal: Conduct fair housing training for landlords and tenants	2023	2027	Equal opportunity housing		AFFH factor: Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD		Provide annual funding to Project Sentinel to provide training every two years, targeting 200 landlords

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	AFFH goal: Create fair housing webpage	2024	2031	Equal opportunity housing		AFFH factor: Lack of understanding of reasonable accommodation; lack of affordable accessible units		Create City website about housing discrimination, laws, and protections
20	AFFH goal: Ensure multifamily properties explain reasonable accommodations requests	2024	2026	Equal opportunity housing		AFFH factor: Lack of accessible affordable units		Create ongoing condition of approval for below market rate and affordable developments; explore enforcement options
21	AFFH goal: Prevent displacement	2023	2031	Affordable housing		AFFH factor: Lack of access to opportunity; concentration of low opportunity census tracts; lack of investment in older housing stock		Study options that support housing stability and long-term affordability; implement findings

**Table 2 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Maintain and Preserve Existing Housing
	<b>Goal Description</b>	<p>Provide funds to preserve, repair, and maintain existing housing stock. Emphasis on repairs that clear health and safety issues, retrofits to homes for more sustainability and energy efficiency, and make properties more accessible for individuals with special needs.</p> <p>This is the second year of the 2023 Consolidated Plan, and the outcome below will be a part of the larger goal represented in that plan.</p>
2	<b>Goal Name</b>	Community Funding
	<b>Goal Description</b>	<p>Provide grants to non-profit organizations for provision of public services to low- and moderate-income individuals, families, and businesses in San Mateo.</p> <p>This is the second year of the 2023 Consolidated Plan, and the outcome below will be a part of the larger goal represented in that plan.</p>
3	<b>Goal Name</b>	Street and Sidewalk Improvements
	<b>Goal Description</b>	<p>Repair deteriorated streets, as well as provide accessibility and public safety improvements to streets and sidewalks for pedestrians, bicycles and autos in the CDBG Priority Neighborhood.</p> <p>This is the second year of the 2023 Consolidated Plan, and the outcome below will be a part of the larger goal represented in that plan.</p>
4	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	<p>Provide funds for repairs and health/safety measures to be completed at buildings used by non-profit agencies for provision of public services.</p> <p>This is the second year of the 2023 Consolidated Plan, and the outcome below will be a part of the larger goal represented in that plan.</p>

5	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Provide funding for new construction, acquisition and/or rehabilitation of affordable units through City financial assistance and the inclusionary Below Market Rate program.  This is the second year of the 2023 Consolidated Plan, and the outcome below will be a part of the larger goal represented in that plan.
6	<b>Goal Name</b>	First Time Homebuyer
	<b>Goal Description</b>	Ensure continued affordability for low and moderate income homebuyers in the City's First Time Homebuyer program for the purchase of City assisted units.  This is the second year of the 2023 Consolidated Plan, and the outcome below will be a part of the larger goal represented in that plan.
7	<b>Goal Name</b>	Microbusiness Assistance
	<b>Goal Description</b>	Provide grants to non-profit service providers who assist low- and moderate-income residents who own or are attempting to start a small business.  This is the second year of the 2023 Consolidated Plan, and the outcome below will be a part of the larger goal represented in that plan.

8	<b>Goal Name</b>  <b>Goal Description</b>	<p>AFFH Goal: Adjust the city's Below Market Rate (inclusionary) program</p> <p>Adjust the city's Below Market Rate (inclusionary) program to provide larger density bonuses, and/or increased city support in exchange for affordable units that address the needs of residents with disproportionate housing needs (e.g., accessible/ visitable units for persons with disabilities, child-friendly developments with day care on site for single parents, and 3-4 bedroom units for larger families.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Accessibility, development of affordable units.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs;</li> <li>• Displacement due to rent increases for Spanish speaking and large households;</li> <li>• Lack of accessible housing for persons with disabilities; and</li> <li>• Limited housing for families.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Perform feasibility analysis to redesign the program to allow a menu of options. Ensure analysis includes review of housing for households with disproportionate needs, along with income levels.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Complete feasibility analysis by Fall 2023.</li> <li>• Implement redesigned program by Spring 2024.</li> </ul>
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9	<b>Goal Name</b>	AFFH Goal: Regional downpayment assistance program
	<b>Goal Description</b>	<p>Participate in a regional downpayment assistance program with affirmative marketing to households with disproportionate housing needs including disabilities, single parents, and Hispanic households (e.g. Spanish and English, targeted to northeast neighborhoods).</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Inaccessible homeownership due to financial barriers.</li> <li>• Lack of support for affordable housing, creating barriers to approval.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Affirmatively market down payment assistance to 20 Hispanic households;</li> <li>• Provide homebuyer education to 200 households;</li> <li>• Work with other jurisdictions to conduct outreach and education; and</li> <li>• Ensure programs affirmatively market to impacted neighborhoods, including North Central and North Shoreview.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Meet quantified objectives by end of Housing Element period in 2031; Conduct homebuyer/ outreach and education quarterly in partnership with HEART (Housing Endowment and Regional Trust of San Mateo County).</li> </ul>

10	<b>Goal Name</b>	AFFH Goal: Forgivable loans for ADUs
	<b>Goal Description</b>	<p>Support the design of a regional forgivable loan program for homeowners to construct an ADU that is held affordable for extremely low income households for 15 years.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of affordable housing in high opportunity areas.</li> <li>• Lack of accessible, affordable units.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disparities in access to opportunities.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Design regional loan forgiveness program.</li> <li>• Target those with disproportionate housing needs with affirmative marketing with goal to reach five households annually.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Begin design in summer 2025; complete by winter 2026.</li> </ul>

11	<b>Goal Name</b>	AFFH Goal: Affirmatively market city supported housing
	<b>Goal Description</b>	<p>Add more city supported housing with affordability restrictions in moderate and high resource areas. Affirmatively market the housing to households with disproportionate housing needs including persons with disabilities, single parents, and Hispanic households (e.g., Spanish and English, targeted to northeast neighborhoods).</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of affordable housing supply;</li> <li>• Lack of accessible affordable units; and</li> <li>• Concentration of naturally occurring affordable housing in low opportunity census tracts.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs.</li> <li>• Lack of accessible housing for persons with disabilities.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Require developers to affirmatively market 1,000 units to those with disproportionate housing needs over the eight-year period (approximately 125 annually).</li> <li>• Continue to update housing inventory.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• 2031 (annually); as development projects come in for approvals/ financing.</li> </ul>

12	<b>Goal Name</b>	AFFH Goal: Incentivize developers through direct subsidies, fee waivers, and density bonuses to increase accessibility requirements
	<b>Goal Description</b>	<p>Incentivize developers through direct subsidies, fee waivers, and/ or density bonuses to increase accessibility requirements beyond the federal requirement of 5% for subsidized developments.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of access to opportunity concentrated in some census tracts.</li> <li>• Lack of accessible housing.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Persons with disabilities have disproportionate housing needs.</li> <li>• Persons with disabilities and persons of color are most likely to file fair housing complains with HUD.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Update development agreements for projects with City subsidies to include additional accessible units.</li> <li>• Update City's Inclusionary Housing Policy to require projects that receive City subsidies to increase the percentage of units that meet accessibility requirements.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• 2023-2031: (ongoing) as development opportunities come available;</li> <li>• 2025-2026: Draft Update Inclusionary Housing Policy; and</li> <li>• Review developer agreements as projects come in annually.</li> </ul>

13	<b>Goal Name</b>	AFFH Goal: Prioritize city funding proposals for city funded affordable housing for hard to serve residents
	<b>Goal Description</b>	<p>Prioritize city funding proposals for city funded affordable housing that are committed to serving hard to serve residents (e.g. extremely low income, special needs, on site services).</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of accessible affordable housing;</li> <li>• Lack of affordable housing supply; and</li> <li>• High housing costs.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs;</li> <li>• Displacement due to rent increases; and</li> <li>• Disparities in access to opportunity.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Conduct a review of best practices and develop a program to prioritize City funding for housing projects.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• 2027 to 2028: conduct a review of best practices.</li> <li>• Develop a draft program for City Council adoption.</li> </ul>

14	<b>Goal Name</b>	AFFH Goal: Conduct an area plan for the North Shoreview and North Central neighborhoods
	<b>Goal Description</b>	<p>As part of the General Plan, conduct an area plan for the North Shoreview and North Central neighborhoods and prioritize land use and design around Highway 101 to improve access and reduce the division of the urban form produced by the highway.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of affordable housing in high opportunity areas;</li> <li>• Lack of accessible affordable units; and</li> <li>• Concentration of NOAH in low opportunity census tracts.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Segregation and integration patterns among Hispanic and female parent households.</li> <li>• Disparities in access to opportunities.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Prepare an area plan with goal of reducing overcrowding, improving health, safety and mobility and access to services.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Create plan through the General Plan Update Implementation process.</li> </ul>
15	<b>Goal Name</b>	AFFH Goal: Preference minor home repairs in low-income census tracts
	<b>Goal Description</b>	<p>Continue to fund minor home repairs and implement a preference for projects in low opportunity census tracts identified in the analysis.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Loss of affordable housing in high opportunity areas.</li> <li>• Lack of accessible affordable housing.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Disproportionate housing needs.</li> <li>• Disparities in access to opportunity.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Annual goal of 10 minor home repairs and 14 accessibility modifications through grants for low-income residents.</li> <li>• Allow accessibility improvements on rental properties with owner permission.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• 2023-2031.</li> </ul>

	<b>Goal Name</b>	AFFH Goal: Monitor affordable housing projects that are at risk of conversion to market rate
	<b>Goal Description</b>	<p>Monitor affordable housing projects that are at risk of conversion to market rate. Support regional and local efforts to examine displacement of affordable housing and lower income households. Assist with the retention of special needs housing that is at risk of expiring affordability requirements.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Historic discrimination and continued mortgage denials.</li> <li>• Concentration in low opportunity census tracts.</li> <li>• High housing costs that outpace wages.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Hispanic households have disproportionate housing needs.</li> <li>• Limited affordable housing for families.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Monitor affordable units whose subsidies are set to expire (ex. Bridgepointe Condominiums affordability requirements for 59 units expire in 2027 and Belmont Building 6 units set to expire);</li> <li>• Coordinate with owners to preserve low-income units as affordable at least two years prior to expiration date;</li> <li>• Provide tenant outreach and education;</li> <li>• Add displacement preference for new affordable housing; and</li> <li>• Provide noticing to tenants and affected public entities regarding expiring affordability.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• 2025- 2027: to address Bridgepointe Condominiums; 2030- 2032: to address Belmont Building</li> </ul>
17	<b>Goal Name</b>	AFFH Goal: Expand tenant protections

	<b>Goal Description</b>	<p>Establish tenant protections in local ordinance to extend measure of AB1482 related to relocation, documentation, and right to return policy in eviction cases.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Persons with disabilities have disproportionate housing needs;</li> <li>• Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD; and</li> <li>• Hispanic households have disproportionate housing needs.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Lack of accessible affordable units;</li> <li>• Lack of access to economic opportunity;</li> <li>• Concentration in low income and low opportunity census tracts;</li> <li>• Historic discrimination and continued mortgage denials; and</li> <li>• High housing costs that have outpaced wages.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Extend AB1842 provisions that require tenant relocation payments for No Fault evictions for those with tenure less than one year;</li> <li>• Make recommendations to the City council for establishing tenant protection policies that include the requirement of documentation from landlords who use the substantial remodel exemption to evict tenants and a Right to Return policy for tenants displaced from homes due to demolition or substantial remodels; and</li> <li>• Amend the code to strengthen enforcement penalty structure to aid in protecting tenants from unsafe or substandard units.</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• 2023-2026.</li> </ul>
18	<b>Goal Name</b>	AFFH Goal: Expand fair housing training for tenants and landlords



	<b>Goal Description</b>	<p>Partner with Project Sentinel to perform fair housing training for landlords and tenants. Focus on enforcement efforts on race-based discrimination and reasonable accommodations.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of accessible affordable units;</li> <li>• Lack of access to opportunity;</li> <li>• Concentration in low income and low opportunity census tracts; and</li> <li>• Lack of understanding of reasonable accommodation requirements by landlords and property owners.</li> </ul> <p><u>Fair housing issues/impediments:</u></p> <ul style="list-style-type: none"> <li>• Persons with disabilities have disproportionate housing needs.</li> <li>• Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.</li> </ul> <p><u>Metrics and milestones:</u></p> <ul style="list-style-type: none"> <li>• Provide annual funding to Project Sentinel to provide training every two years in the Spring, targeting 200 landlords each training.</li> <li>• Outreach programs to landlords</li> </ul> <p><u>Timeframe for achievement:</u></p> <ul style="list-style-type: none"> <li>• Annually as part of CDBG allocation in the spring.</li> </ul>
19	<b>Goal Name</b>	AFFH Goal: Create fair housing webpage

	<b>Goal Description</b>	<p>Create a webpage specific to fair housing including resources for residents who feel they have experienced discrimination, information about filing fair housing complaints with HCD or HUD, and information about protected classes under the Fair Housing Act.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of accessible affordable units;</li> <li>• Lack of access to economic opportunity;</li> <li>• Concentration of low income and low opportunity tracts; and</li> <li>• Lack of understanding of reasonable accommodation requirements by landlords and property owners.</li> </ul> <p><u>Fair Housing Issues/ Impediments</u></p> <ul style="list-style-type: none"> <li>• Persons with disabilities have disproportionate housing needs.</li> <li>• Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.</li> </ul> <p><u>Metrics and Milestones:</u></p> <ul style="list-style-type: none"> <li>• Provide information on City website about housing discrimination, laws, and protections.</li> <li>• Update webpage every two years, along with other transparency updates.</li> </ul> <p><u>Timeline</u></p> <ul style="list-style-type: none"> <li>• 2024 and update bi-annually thereafter.</li> </ul>
20	<b>Goal Name</b>	AFFH Goal: Ensure multifamily residential properties explain reasonable accommodations for people with disabilities

	<b>Goal Description</b>	<p>Ensure that all multifamily residential developments contain signage to explain the right to request reasonable accommodations for persons with disabilities. Make this information available and clearly transparent on the city's website and fund landlord training and outreach on reasonable accommodations.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of accessible affordable units;</li> <li>• Lack of access to economic opportunity;</li> <li>• Concentration of low income and low opportunity tracts; and</li> <li>• Lack of understanding of reasonable accommodation requirements by landlords and property owners.</li> </ul> <p><u>Fair Housing Issues/ Impediments:</u></p> <ul style="list-style-type: none"> <li>• Persons with disabilities have disproportionate housing needs.</li> <li>• Persons with disabilities and persons of color are most likely to file fair housing complaints with HUD.</li> </ul> <p><u>Metrics and Milestones:</u></p> <ul style="list-style-type: none"> <li>• Create ongoing condition of approval to ensure both below market rate and all affordable developments contain this information.</li> <li>• Explore options for recording against the property and/ or including in the affordable housing agreement.</li> </ul> <p><u>Timeline:</u></p> <ul style="list-style-type: none"> <li>• Create ongoing conditions of approval by fall 2024.</li> <li>• Conduct best practices review on options to record reasonable accommodation language by January 2025, and implement a program by January 2026.</li> </ul>
21	<b>Goal Name</b>	AFFH Goal: Prevent displacement

	<b>Goal Description</b>	<p>Ensure that future improvements in disadvantaged communities will not produce a net loss of affordable housing or the displacement of residents and seek to increase the amount of affordable housing in disadvantaged communities.</p> <p><u>Contributing factors to be addressed:</u></p> <ul style="list-style-type: none"> <li>• Lack of accessible affordable units;</li> <li>• Lack of access to economic opportunity;</li> <li>• Concentration of low income and low opportunity tracts; and</li> <li>• Lack of investment in older housing stock.</li> </ul> <p><u>Fair Housing Issues/ Impediments:</u></p> <ul style="list-style-type: none"> <li>• Persons with disabilities and persons of color have disproportionate housing needs</li> </ul> <p><u>Metrics and Milestones:</u></p> <ul style="list-style-type: none"> <li>• In collaboration with nonprofit and for-profit housing developers, study the feasibility of collaborating with the Northern California Land Trust, or establishing a new community land trust that will support long-term community ownership and housing affordability in disadvantaged communities. Implement findings as part of the General Plan Update</li> </ul> <p><u>Timeline:</u></p> <ul style="list-style-type: none"> <li>• To be completed as part of the larger General Plan Update, with the expected date of completion by 2027</li> </ul>
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## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Activities planned for 2024-25 are similar to those from recent years. The City will continue to use CDBG administration funds for provision of fair housing activities, public services for grants to non-profit public service agencies, and the remainder of CDBG funds for minor home repair programs, community development projects, and economic development.

#	Project Name
1	Community Funding Program
2	Home Energy and Repair Program
3	CDBG Admin
4	Street and Sidewalk Reconstruction
5	Affordable Housing
6	Microbusiness Assistance

**Table 3 – Project Information**

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The housing, social service, and community development needs of the community are overwhelming when compared to funding available from CDBG and other sources. Allocations of funding are made with careful consideration of the community's needs and input from the citizen participation process and the Community Relations Commission. City staff, along with other jurisdictions and community partners, cooperate in order to streamline processes and avoid duplication of services in an effort to maximize the available resources.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Community Funding Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Community Funding
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$111,000
	<b>Description</b>	Provide \$111,000 in funds to non-profit agencies to provide public services for the core service priorities including basic human needs, senior services, youth services, and providing affordable housing.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Project will only serve low- and moderate-income individuals and families, as well as those from presumed benefit groups such as abused children, victims of domestic violence, elderly, and homeless. Based on reports from prior years, the project will serve approximately 4,162 San Mateo residents.
	<b>Location Description</b>	Project will serve the community members citywide.

	<b>Planned Activities</b>	<p>Project provides funds to non-profit agency sub-recipients to carry out public service programs. Agencies interface with a variety of departments within the City including police, housing, and code enforcement on a regular basis to further their efforts in the community. The City anticipates funding eight sub-recipients evenly with available funding. In addition, the City is funding an economic development program outside of the public services cap. The awards for this year are as follows:</p> <p>CALL Primrose: drop-in food pantry program providing free grocery services. Goal is to serve 1,386 individuals.</p> <p>CORA: providing survivors of domestic violence and their children with legal services. Goal is to serve 65 individuals.</p> <p>Friends for Youth: provide mentoring relationships and support services to underserved, vulnerable youth. Goal is to serve 268 individuals.</p> <p>Legal Aid Society of San Mateo County: legal services to households in danger of eviction and/or living in substandard conditions. Goal is to serve 129 clients.</p> <p>Life Moves: provide shelter and supportive services to assist homeless individuals to return to self-sufficiency at the First Step for Families facility which includes 117 beds. Goal is to serve 94 clients</p> <p>Ombudsman: advocate for the dignity and quality of life of people living in licensed long term care facilities. Goal is to serve 1,907 individuals</p> <p>Rape Trauma Services: services for abused children from infancy through 17 years of age. Goal is to serve 85 individuals.</p> <p>Samaritan House: provides a broad spectrum of assistance, including case management, emergency assistance - food, clothing, shelter, healthcare - as well as, financial assistance and empowerment services. Goal is to serve 228 individuals.</p>
2	<b>Project Name</b>	Home Energy and Repair Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Maintain and Preserve Existing Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	CDBG: \$127,000 City sources: \$500,000
	<b>Description</b>	Provides funding to non-profit agencies to provide minor repairs, accessibility modifications, and energy efficiency measures to income eligible homeowners.
	<b>Target Date</b>	6/30/2024



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Project will assist 25 households with repairs and energy improvements.
	<b>Location Description</b>	Project will only apply to homes located in the City of San Mateo.
	<b>Planned Activities</b>	<p>Project will provide grants to sub-recipients for programs to complete minor rehabilitation, energy improvements, and accessibility improvements to low- and moderate-income homeowners. Three grants will be provided to two agencies as follows:</p> <ul style="list-style-type: none"> <li>• Rebuilding Together Peninsula: Safe at Home program provides minor home repairs including health and safety measures, emergency electrical and plumbing, etc. Goal is to serve 4 households.</li> <li>• Center for Independence of Individuals with Disabilities: Housing Accessibility Modifications program provides accessibility measures to homes including grab bars, wheelchair ramps, etc. Goal is to serve 14 households.</li> <li>• Rebuilding Together Peninsula: National Rebuilding Day provides larger scale rehabilitation of homes in conjunction with volunteers and many other funding sources. Goal is to serve 6 households.</li> </ul> <p>Rebuilding Together: Housing Rehabilitation Loan Program uses funds from the State of California's CalHome program. RTP will provide construction administration for loans up to \$60,000 to low-income households.</p>
<b>3</b>	<b>Project Name</b>	CDBG Admin
	<b>Target Area</b>	

	<b>Goals Supported</b>	Maintain and Preserve Existing Housing Community Funding Street and Sidewalk Improvements Public Facilities AFH Goal: Affirmative Marketing of Housing AFH Goal: Facilitate Streamlined Review of Housing AFH Goal: Support Education of Stakeholders AFH Goal: Strengthen Section 8 Program AFH Goal: Retention of Special Needs Housing AFH Goal: Support Displaced Households AFH Goal: Reasonable Accommodation Policy AFH Goal: Dev. of Accessory Dwelling Units
	<b>Needs Addressed</b>	Affordable Housing Public Services Community Development Public Facilities Improvements AFH Factor: Lack of Effective Marketing Strategies AFH Factor: Development Approval Challenges AFH Factor: Lack of Support for Affordable Housing AFH Factor: Resistance to Density and Growth AFH Factor: Lack of Zoning Flexibility
	<b>Funding</b>	CDBG: \$105,000
	<b>Description</b>	Provide funds for staff and overhead to administer the CDBG grant. The City will also provide a \$25,000 grant to an agency for provision of Fair Housing services to come from admin.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The fair housing grant will serve approximately 215 households.
	<b>Location Description</b>	Project will take place in City of San Mateo.
	<b>Planned Activities</b>	Administrative costs for management of the CDBG program. In addition, the City will provide funds for the provision of fair housing activities.
	<b>4</b>	
	<b>Project Name</b>	Street and Sidewalk Reconstruction
	<b>Target Area</b>	CDBG Priority Neighborhood
	<b>Goals Supported</b>	Street and Sidewalk Improvements
	<b>Needs Addressed</b>	Community Development

	<b>Funding</b>	CDBG: \$467,000
	<b>Description</b>	Funding to reconstruct failing streets and sidewalks as well as other pedestrian safety improvements.
	<b>Target Date</b>	6/30/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Project will be completed in the CDBG Priority Neighborhood, which has approximately 20,000 residents
	<b>Location Description</b>	Project will be completed in the CDBG Priority Neighborhood.
	<b>Planned Activities</b>	Funds will be used for street safety improvements focusing on sidewalk improvements within the CDBG Priority Neighborhood.
5	<b>Project Name</b>	Affordable Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Affordable Housing
	<b>Needs Addressed</b>	Affordable Housing
	<b>Funding</b>	City sources: \$6,850,000
	<b>Description</b>	Construction of 225 affordable housing units and public parking garage on two sites in downtown San Mateo. Housing funds will not be used for public parking.
	<b>Target Date</b>	12/23/2024
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	225 families
	<b>Location Description</b>	480 E. 4th Avenue, San Mateo, CA 94401 and 400 E. 5th Avenue, San Mateo, CA 94401
	<b>Planned Activities</b>	Construction of new housing
6	<b>Project Name</b>	Microbusiness Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	Community Funding
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$80,000

<b>Description</b>	Economic development grant of \$40,000 to Renaissance Entrepreneurship Center for microbusiness assistance activity and a grant of \$40,000 to Upwards for childcare microbusiness assistance. The funds for this activity will not be counted under public service cap as they are a microbusiness assistance program for economic development.
<b>Target Date</b>	6/30/2024
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The economic development program will serve 73 businesses.
<b>Location Description</b>	Project will serve the community members citywide.
<b>Planned Activities</b>	<p>Renaissance Entrepreneurship Center: provides customized training for English and Spanish speaking business owners to start and grow small businesses. Goal is to serve 60 businesses.</p> <p>Upwards: provides technical assistance and business support to childcare providers who run home daycares. Goal is to serve 13 businesses.</p> <p>The funds for this activity will not be counted under public service cap as they are a microbusiness assistance program for economic development.</p>

## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

The City of San Mateo provides a number of programs that assist low-income individuals and households based and therefore may be located anywhere within the city limits of San Mateo. In addition, the City has identified a CDBG Priority Neighborhood by utilizing the low-income definitions provided by HUD. This area includes census tracts or block groups with at least 51% of the persons considered low-income as reported in the Census and includes North Central, North Shoreview and South Norfolk neighborhoods.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
CDBG Priority Neighborhood	55

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The CDBG Priority Neighborhood has a number of contributing factors to its designation, especially as compared to other neighborhoods in San Mateo:

- Lowest median income and high percentage of families below the poverty level
- Deteriorating conditions, including high degree of dumping and graffiti
- High percentage of overcrowding, including streets/traffic and housing
- Older, deteriorating housing stock

### **Discussion**

## **AP-75 Barriers to affordable housing -91.420, 91.220(j)**

### **Introduction**

The City is committed to using available tools to increase the availability of affordable housing. Current programs include an inclusionary zoning ordinance, commercial linkage fee, and the City also works with developers of 100% affordable projects using local funding and land.

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

Streamlining the approval process for residential developments is a high priority for the City of San Mateo. A number of efforts are planned this program year.

- Through 21 Elements, the City has joined with a County-wide effort to establish an ADU center to support additional ADU construction and monitor affordability.
- In 2023, the City initiated research with consultants to analyze economic feasibility to incentivize affordable housing production in large projects, to evaluate minimum residential density requirements for large commercial mixed-use projects, and promote more inclusionary family housing (two- and three-bedroom affordable housing units). The City adopted code amendments to allow Zoning Administrator approval for housing projects up to 25 units, subject to Objective Design Standards.
- In 2024, the City will streamline the development review process by removing the pre-application and third-party design review requirements through an updated resolution with City Council. The City plans to amend the Zoning Code to reduce off-street parking requirements for residential uses and will initiate comprehensive code amendments to permit residential uses for all Commercial and Executive Office zones in non-R overlay areas. The City began researching SB 10 and will present an introduction of the bill to City Council for feedback and direction and will amend the code to be consistent of AB 2162 to allow by-right 100% affordable housing that has 25% or 12 units of permanent supportive housing where multi-family or mixed-use housing is permitted.
- The City continues to study and evaluate all development fees to measure the impacts on residential construction. As of FY2024, the study continues to be underway as planners try to find ways to lower construction fees to make them comparable to our neighboring cities.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

#### **Actions planned to address obstacles to meeting underserved needs**

With the continued rising housing costs and lingering effects of the COVID-19 pandemic, the City continues to strategically use its limited resources to address critical needs identified through the community engagement process. The City will continue to focus on opportunities to strengthen and/or support the businesses of San Mateo that provide jobs, income and security to its residents.

Additionally, the City continues to look for new ways to streamline procedures and collaborate with other community groups to meet the needs of underserved communities. Through the CDBG Public Services grants, the City will continue to partner with its nonprofit business and service providers to provide direct support and basic needs services (food, shelter, clothing, etc.) for residents most in need. As previously stated, the primary obstacle in addressing most community needs is available funding. The Commission has tried to allocate its limited funds in a manner that provides unduplicated services and tries to stretch the funding to be cost effective.

#### **Actions planned to foster and maintain affordable housing**

The City continues to work collaboratively with a variety of non profit organizations and jurisdictions to preserve and develop affordable housing. The City of San Mateo continues to work with the 21 Elements, which was formed to collaborate and share best practices on housing policies and programs for the adoption of the Housing Elements in the respective General Plans. The City also recently updated its Housing Element, which articulates five goals related to fostering and maintaining affordable housing.

These goals include:

- Production of new housing at all income levels, with a focus on affordable housing;
- Preservation of existing housing that is affordable to lower- and middle-income residents;
- Protection of current residents to prevent displacement;
- Promotion of community engagement and public outreach; and
- Affirmatively Furthering Fair Housing.

The City also has local funding sources that can support the preservation and development of affordable housing, in addition to HUD resources. The City has continued to pledge "Boomerang" funds for housing from its general fund, which are a proportion of property taxes previously set aside for housing in former Redevelopment Areas. The City continues to collect loan repayments from loans made by the former Redevelopment Agency that are re-used for affordable housing. The City uses all of these local funds to assist with acquisition, rehab or new construction of affordable housing.

The City continues implement its inclusionary Below Market Rate Program that requires developers of new market rate housing to set aside 15% of the units to be affordable. These units account for a quarter of all the affordable housing units in the City. There continues to be developer interest in utilizing the State Density Bonus program that expands on the City's program and can potentially provide either more or deeper affordability in private developments. Additionally, the City's updated ADU program continues to facilitate the development of new units and continues to market and promote the inclusion of small units into single family properties throughout the community.

### **Actions planned to reduce lead-based paint hazards**

The City will continue to use its adopted procedures and guidelines to evaluate and reduce lead-based paint hazards as required for each eligible project performed using CDBG and HOME funding. This will apply to assisted acquisition, rehabilitation, the Minor Home Repair and Paint programs, and/or rehabilitation projects.

### **Actions planned to reduce the number of poverty-level families**

Through its Community Funding Program, the City will continue to utilize its CDBG public services cap funds to provide grants to local non-profit organizations to address critical community needs. Additionally, the City will continue to strategically use its resources to preserve and create affordable housing opportunities, improve quality of life and living environments throughout the city, retain and create employment opportunities, and provide social services to households to help them reach self-sufficiency.

### **Actions planned to develop institutional structure**

The primary gaps in institutional structure included reduction in staffing due to rising housing costs and budget reductions, which continues to impact the City, other jurisdictions, and non-profit agencies. As such, the City and its partners have continued to carefully coordinate services and the administration of programs. As described in the last Consolidated Plan, the Countywide CDBG Cohort group is an example of how staff from several cities coordinate public service agreements and monitoring in order to streamline the process. The group continues to share best practices and find program areas that can be streamlined.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City will continue to collaborate with public and private housing developers as it manages its ongoing BMR program and manages new subsidized housing projects. In City sponsored affordable housing projects, it is expected that services are provided to the occupants such as transportation subsidy and information, after school programs, social activities, information and referral to other



services including health, credit and food and clothing. The community is fortunate that these agencies are very well connected already, and the City assists when it can to strengthen the networks.

## **Discussion**

### **Housing Preferences and Distribution**

In light of the huge response, usually resulting in hundreds of applications for affordable housing projects, San Mateo adopted its Marketing Policies for Affordable Housing to establish a fair and effective process to lease rental units, and sell ownership units to new eligible buyers. The policy establishes household size priorities for bedroom sizes and a local preference for people who either live or work in San Mateo. The locality preference is a result of the City's desire to prioritize local funds for local residents and to reduce commutes and resulting traffic congestion for those who work in the City. The City has analyzed the racial/ethnic make-up of San Mateo using census data and compared it to the local region, defined as the County of San Mateo, and found no material differences in racial/ethnic percentages, therefore determined that this policy does not have a disparate impact on any minority group. This preference does not apply if a particular funding source prohibits a local preference.

The City has provided subsidies for a variety of housing types including rental, ownership, transitional and supportive housing units in a variety of locations and for a range of income levels, in an effort to serve as many households as possible. This is extremely challenging in a city of only nine square miles in size with one of the highest land and housing costs in the nation. Despite these challenges, only 26% of the subsidized housing in San Mateo is located in the CDBG Priority Neighborhood, which consists of the lowest income households and highest percentage of minorities. This planning plus the local preference provides residents opportunities to live in a variety of neighborhoods citywide. This is further assisted by the fact that all private developments, regardless of location, provide inclusionary units which results in advancing a variety of housing choices for community members.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

## **Discussion**

The City utilizes 100% of its CDBG funds for eligible activities that assist low- and moderate-income households through direct services as well as improvements to the CDBG Priority Neighborhoods.

The CDBG grant funds plus annual program income from loan repayments are consistently allocated and spent in a timely manner to maximize assistance to the community.

The three-year period for calculating CDBG benefit is 2023, 2024, and 2025.